

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Melvin E Swisher, Jr.  
Debtor(s)

Case No. 19-03846-RNO  
Chapter 7

District/off: 0314-4  
Date Rcvd: Dec 07, 2020

User: AutoDocke  
Form ID: 318

Page 1 of 3  
Total Noticed: 48

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2020:**

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | # Melvin E Swisher, Jr., 984A Dark Hollow Road, Hughesville, PA 17737  |
| 5274532  | + ALTUS GTS, INC, 2400 VETERANS MEMORIAL BLVD, SUITE 300, KENNER, LA 70062-8725  |
| 5244482  | + BLOOMSBURG VETERINARY HOSPITAL, INC, 6 AUDUBON COURT, Bloomsburg, PA 17815-7754  |
| 5244483  | + BUCHANAN INGERSOLL ROONEY PC, 50 S. 16TH STREET, SUITE 3200, Philadelphia, PA 19102-2555   |
| 5274534  | + CHARLES MCCARTHY FARM MACHINERY, 4698 STATE ROUTE 3004, MESHOPPEN, PA 18630-8341   |
| 5274535  | + CHEMGRO SEEDS, PO BOX 2018, 1550 STATE STREET, EAST PETERSBURG, PA 17520-1318  |
| 5244485  | + CNH INDUSTRIAL CAPITAL, 120 BRUBAKER AVE, New Holland, PA 17557-1661   |
| 5274531  | + FARMER BOY AG, 50 WEST STOEVER AVENUE, MYERSTWON, PA 17067-1533  |
| 5244488  | + FRANTZ EQUIPMENT, 2403 GREEN VALLEY ROAD, Hughesville, PA 17737-8777   |
| 5244489  | + FSA/USDA, 4300 GOODFELLOW BLVD, FC-1332, Saint Louis, MO 63120-1706  |
| 5244491  | + HELLERS GAS, INC, PO BOX 444, Berwick, PA 18603-0444   |
| 5274536  | + HOOBER, INC., 4352 OLD PHILADELPHIA PIKE, PO BOX 518, INTERCOURSE, PA 17534-0518   |
| 5274537  | JBZ DAIRY ADVANTAGE INC, 1044 MAIN STREET, PO BOX 128, BLUE BALL, PA 17506-0128  |
| 5244492  | + L&K MILLS, 4064 MAPLE GROVE ROAD, Benton, PA 17814-7802  |
| 5244493  | + LARGE ANIMAL VETERINARY CARE, 599 STATE ROAD, Bloomsburg, PA 17815-7546  |
| 5244494  | LINEBARGER GOGGAN BLAIR & SAMPSON, PO BOX 90128, Harrisburg, PA 17109-0128   |
| 5274538  | + LYCOMING COUNTY FARM AGENCY, 542 COUNTY FARM LANE, SUITE 203, MONTOURSVILLE, PA 17754-9209   |
| 5274540  | LYCOMING COUNTY TAX CLAIM BUREAU, 48 W. THIRD THIRD STREET, WILLIAMSPORT, PA 17701   |
| 5244495  | + LYCOMING COUNTY TAX COLLECTION OFFI, LYCOMING COUNTY COURTHOUSE, 48 WEST THIRD STREET, Williamsport, PA 17701-6519   |
| 5249137  | + Lycoming County Tax Claim Bureau, 48 W 3rd Street, Williamsport PA 17701-6519  |
| 5244496  | + MARINER FINANCE CO, 1173 N 4TH STREET, Sunbury, PA 17801-1221  |
| 5244497  | + MELVIN A. SWISHER, 7192 ROSE VALLEY ROAD, Trout Run, PA 17771-8976   |
| 5244498  | PA DEPARTMENT OF REVENUE, PO BOX 28120, 4TH & WALNUT STREET, Harrisburg, PA 17128-1210   |
| 5244499  | + PPL ELECTRIC UTILITIES, 2 NORTH 9TH STREET, CPC-GENN1, Allentown, PA 18101-1139  |
| 5244500  | RECEIVABLES MANAGEMENT PARTNERS, LL, 2250 E DEVON AVE, SUITE 245, Wauconda, IL 60084-5210  |
| 5244502  | + RISSEN GRAIN, 1196 HOLTWOOD ROAD, Holtwood, PA 17532-9703  |
| 5244503  | + RITTER FEEDS, INC, PO BOX 306, Paxtonville, PA 17861-0306  |
| 5244505  | SANTANDER BANK, N.A., PO BOX 16255, Reading, PA 19612-6255   |
| 5274539  | + STONEHURST FARM DAIRY SALES, INC., 1541 LIME VALLEY ROAD, STRASBURG, PA 17579-9626   |
| 5244506  | + SUMMITBRIDGE NATIONAL INVESTMENTS, c/o SUMMIT INVESTMENT MANAGEMENT LL, 1700 LINCOLN STREET, SUITE 2150, Denver, CO 80203-4500   |
| 5251917  | + SummitBridge National Investments VI LLC, c/o Mark Pfeiffer, Buchanan Ingwersoll & Rooney PC, Two Liberty Place, 50 S. 16th Street, Suite 3200 Philadelphia, PA 19102-2555 |
| 5244507  | TAX COLLECTION-LYCOMING COUNTY, PO BOX 640, Wellsboro, PA 16901-0640   |
| 5244508  | + THE HOUSEWASHERS, 327 CRIST HILL ROAD, Millville, PA 17846-9400  |
| 5244509  | + TRI-COUNTY SPREADING, 5144 SNYDERTOWN ROAD, Paxinos, PA 17860-7533   |
| 5244510  | + USDA, 50 PLAZA LANE, Wellsboro, PA 16901-1766  |

TOTAL: 35

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time            | Recipient Name and Address  |
|----------|----------------------------|----------------------|---|
| cr       | + EDI: PHINAMERI.COM       | Dec 08 2020 00:03:00 | AmeriCredit Financial Services, Inc. dba GM Financ, 4000 Embarcadero Dr., Arlington, TX |

|         |   |                      | 76014-4101  |
|---------|---|----------------------|---|
| cr      | + EDI: PRA.COM                                      | Dec 08 2020 00:03:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                       |
| 5335956 | EDI: PHINAMERI.COM                                  | Dec 08 2020 00:03:00 | AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096 |
| 5274533 | EDI: CINGMIDLAND.COM                                | Dec 08 2020 00:03:00 | AT&T MOBILITY, PO BOX 537104, ATLANTA, GA 30353-7104  |
| 5244481 | Email/Text: bankruptcy@bbandt.com                   | Dec 07 2020 19:12:00 | BB&T, PO BOX 580302, Charlotte, NC 28258-0302   |
| 5244484 | + EDI: CITICORP.COM                                 | Dec 08 2020 00:03:00 | CITI BANK, PO BOX 6500, Sioux Falls, SD 57117-6500  |
| 5244486 | EDI: WFNNB.COM                                      | Dec 08 2020 00:03:00 | COMENITY-KING SIZE, PO BOX 659728, San Antonio, TX 78265-9728                               |
| 5244487 | + Email/Text: ebnnotifications@creditacceptance.com | Dec 07 2020 19:11:00 | CREDIT ACCEPTANCE, PO BOX 551888, Detroit, MI 48255-1888                                    |
| 5244490 | EDI: PHINAMERI.COM                                  | Dec 08 2020 00:03:00 | GM FINANCIAL, PO BOX 78143, Phoenix, AZ 85062-8143  |
| 5244501 | Email/Text: EBN_IndianapolisIMC@receivemorermp.com  | Dec 07 2020 19:12:00 | RECEIVABLES MANAGEMENT PARTNERS, LL, PO BOX 1280, Oaks, PA 19456-1280                       |
| 5244504 | EDI: RMSC.COM                                       | Dec 08 2020 00:03:00 | SAM'S CLUB MC/ SYNCB, PO BOX 960013, Orlando, FL 32896-0013                                 |
| 5244888 | + EDI: RMSC.COM                                     | Dec 08 2020 00:03:00 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |
| 5244511 | EDI: VERIZONCOMB.COM                                | Dec 08 2020 00:03:00 | VERIZON, PO BOX 28000, Lehigh Valley, PA 18002-8000   |

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| cr       | *+            | Summitbridge National Investments VI LLC, c/o Mark Pfeiffer, Buchanan Ingersoll & Rooney PC, Two Liberty Place, 50 S. 16th Street, Suite 3200, Philadelphia, PA 19102-2555 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2020 at the address(es) listed below:**

| <b>Name</b>                 | <b>Email Address</b>   |
|-----------------------------|--|
| Daniel J. Rheam             | on behalf of Debtor 1 Melvin E Swisher Jr. court@rheamlaw.com  |
| Daniel J. Rheam             | on behalf of Defendant MELVIN E. SWISHER JR. court@rheamlaw.com  |
| James Warmbrodt             | on behalf of Plaintiff United States of America acting through the Farm Service Agency, U.S. Department of Agriculture bkgroup@kmllawgroup.com |
| James Warmbrodt             | on behalf of Creditor United States of America acting through the Farm Service Agency, U.S. Department of Agriculture bkgroup@kmllawgroup.com  |
| Lawrence G. Frank (Trustee) | lawrencegfrank@gmail.com PA39@ecfcbis.com  |
| Mark D Pfeiffer             | on behalf of Creditor Summitbridge National Investments VI LLC mark.pfeiffer@bipc.com donna.curcio@bipc.com                                    |
| Rebecca Ann Solarz          | on behalf of Plaintiff United States of America acting through the Farm Service Agency, U.S. Department of Agriculture bkgroup@kmllawgroup.com |
| United States Trustee       | ustpregion03.ha.ecf@usdoj.gov  |
| William E. Craig            | on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com                   |

TOTAL: 9

**Information to identify the case:**

Debtor 1 **Melvin E Swisher Jr.**  
First Name Middle Name Last Name

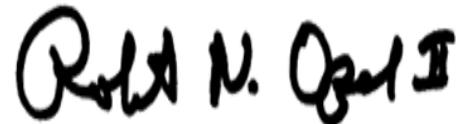
Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **4:19-bk-03846-RNO**

Social Security number or ITIN **xxx-xx-0751**EIN **-----**Social Security number or ITIN **-----**EIN **-----****Order of Discharge****12/15****IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Melvin E Swisher Jr.  
aka Melvin E Swisher, dba Swish-Haven Farms

**By the court:**12/7/20

Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: Patricia Ratchford, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**